

S/N 09/804,851



PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant:	Sarat C. Sankaran et al.	Examiner:	Thu Thao Havan
Serial No.:	09/804,851	Group Art Unit:	3624
Filed:	March 13, 2001	Docket No.:	1285.013US1
Title:	INTERACTIVE METHOD AND APPARATUS FOR REAL-TIME FINANCIAL PLANNING		

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**AMENDMENT AND RESPONSE UNDER 37 CFR § 1.111**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

This responds to the Office Action mailed on November 30, 2005. Please amend the above-identified patent application as follows.